

**Company:** Home Development Mutual Fund (Pag-IBIG Fund)

**Company Description:** Home Development Mutual Fund or popularly known as Pag-IBIG Fund is a government institution mandated to a.) generate savings through membership in an integrated nationwide savings system; and b.) mobilize the provident funds of its members for housing purposes. It was established on 11 June 1978 by virtue of Presidential Decree (PD) No. 1530.

**Nomination Category:** Achievement Categories

**Nomination Sub Category:** Achievement in Customer Satisfaction

**Nomination Title:** Leadership with Heart: How Women at Pag-IBIG Fund Built a Benchmark for Government Service



1. Briefly describe the nominated organization: history and past performance (up to 200 words):

**Total 200 words used.**

The Home Development Mutual Fund, more popularly known as Pag-IBIG Fund, is the Philippines' national savings and housing finance institution, established in 1980 to help Filipino workers achieve homeownership and financial security.

From modest beginnings, Pag-IBIG has grown into the country's largest home loan provider, accounting for 41% of the mortgage market. As of December 2024, it reached ₱1.069 trillion (USD17.82 billion) in total assets.

The Fund now serves 16.58 million active members. In 2024, it released ₱129.73 billion (USD2.16 billion) in housing loans, and ₱70.33 billion (USD1.17 billion) in short-term loans. It also posted ₱67.28 billion (USD1.12 billion) in net income and ₱132.81 billion (USD2.21 billion) in member savings, underscoring strong public trust.

Helping to drive this success is the Member Relations Department (MRD), founded in 2005 by two pioneering women. Now 108-strong and 69% female, MRD leads Pag-IBIG's member engagement across hotlines, emails, and digital platforms. With an all-women executive team, MRD exemplifies public service at its best: compassionate, efficient, and dedicated. More than resolving millions of concerns, MRD builds lasting trust with every reply. It proves that when women lead with heart, institutions rise with purpose.

2. Outline the organization's achievements since the beginning of last year that you wish to bring to the judges' attention (up to 250 words):

**Total 230 words used.**

From July 2023 to June 2025, Pag-IBIG Fund's Member Relations Department (MRD) elevated the standard for public service by combining operational excellence with genuine empathy for members.

**Key achievements:**

- o 3.25 million inquiries handled in 2024, an 18% increase from the previous year
- o 96.91% customer satisfaction rating sustained
- o 104% increase in resolved accounts in 2025
- o 45% reduction in complaints, despite increased volume

On digital platforms, MRD's Facebook Support Team resolved 588,437 messages, or 81.09% of all inquiries, while engaging a following of over 3.6 million, one of the largest among Philippine government agencies.

In 2019, Pag-IBIG Fund was cited as one of the government institutions with the highest number of complaints. That challenge became a turning point. Through bold reforms and a member-first mindset, Pag-IBIG significantly improved responsiveness and trust, resulting in fewer complaints and higher member satisfaction.

**These gains were recognized by prestigious institutions:**

- o **Gold Stevie® Award (2023) – Most Innovative Facebook Page**
- o **Civil Service Commission Awards (2024) – Highest Resolution and Compliance Rates; Swift Complaint Resolution**
- o **Top Performer in Good Governance (2024) – Governance Commission for GOCCs**

At the heart of this transformation is a team of women leaders who prove that service built on compassion, consistency, and accountability can restore confidence in public institutions. By answering each concern with empathy and action, MRD has turned member care into a powerful driver of trust.

3. Reference any attachments of supporting materials throughout this nomination and how they provide evidence of the claims you have made in this nomination (up to 250 words):

**Total 92 words used.**

- o [Appendix A. Leading with a Heart of Service.pptx](#)

Features key milestones and quotes from MRD members that show the culture of empathy and service behind the numbers.

- o [Appendix B. Awards and Recognition From 2023 - 2025.pptx](#)

Lists industry and government awards validating MRD's service excellence and leadership.

- o [Appendix C. Customer Satisfaction Rating Reports.pptx](#)

Contains independently gathered customer satisfaction ratings and complaint trend data supporting the achievements cited.

These attachments demonstrate how MRD not only delivers results but does so in a way that transforms service into public trust.

4. Which will you submit for your nomination in this category, a video of up to five (5) minutes, explaining the nominated achievements since July 1 of 2023, OR written answers to the questions? (Choose one):

Written answers to the questions

5. If you are submitting a video of up to five (5) minutes in length, provide the URL of the video here, OR attach it to your entry via the "Add Attachments, Videos, or Links to This Entry" link above, through which you may also upload a copy of your video. If you are submitting written answers to the questions, provide them in the appropriate spaces below:
6. Explain why the achievements you have highlighted are unique or significant. If possible compare the achievements to the performance of other players in your industry and/or to the organization's past performance (up to 250 words):

**Total 243 words used.**

Pag-IBIG Fund's Member Relations Department (MRD) has achieved impressive results, but what makes its story truly exceptional is the people behind the numbers and how they lead.

In a field where customer service is often outsourced or led by male-dominated teams, MRD carved a different path. What began in 2005 with two pioneering women has grown into a 108-strong department, 69 percent of whom are women, led entirely by an all-women executive team. Their leadership is not just inclusive; it is transformative.

When the pandemic hit, MRD's leaders acted immediately. They carried home equipment, set up remote systems, and ensured that member concerns were still answered, even from dining tables and improvised home offices. Their swift action helped sustain trust during a time of uncertainty and contributed to Pag-IBIG being named the most trusted government financial institution in 2021.

Today, MRD resolves millions of contacts annually, maintains a 96.91 percent customer satisfaction rating, and has significantly reduced complaints while expanding service channels.

They read between the lines of every message, listening not just for answers but for intent. They coordinate with product teams, align tone and timing, and ensure every reply feels sincere, not scripted.

Few government agencies in the Philippines deliver this level of service with such consistency. Fewer still transform a legacy unit into a benchmark for excellence, powered by women at every level.

For MRD, service is not just about efficiency. It is about trust, empathy, and lasting impact.

## Attachments/Videos/Links:

[Leadership with Heart: How Women at Pag-IBIG Fund Built a Benchmark for Government Service](#)

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